

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard C. Rice
Colleen L. Rice
Debtors

Case No. 16-02466-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 07, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Richard C. Rice, Colleen L. Rice, 19 College Avenue, Stewartstown, PA 17363-4002
cr	+ Quicken Loans Inc., Stern & Eisenberg PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
4799652	Great Lakes, PO Box 7860, Madison, WI 53707-7860
4799653	+ MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
4799654	Pressler & Pressler, LLP, Ralph Gulko, Esquire, 7 Entin Road, Parsippany, NJ 07054-5020
4813634	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: RECOVERYCORP.COM	Jul 07 2021 22:48:00	Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4799644	EDI: ARSN.COM	Jul 07 2021 22:48:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
4799643	+ EDI: ARSN.COM	Jul 07 2021 22:48:00	ARS National services, Inc., PO Box 469046, Escondido, CA 92046-9046
4799642	EDI: AMEREXPR.COM	Jul 07 2021 22:48:00	American Express, PO Box 981537, El Paso, TX 79998-1537
4833970	EDI: BECKLEE.COM	Jul 07 2021 22:48:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4799647	+ EDI: CITICORP.COM	Jul 07 2021 22:48:00	Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
4799648	EDI: CITICORP.COM	Jul 07 2021 22:48:00	Citi Cards CBNA, IBS CDV Disputes, PO Box 6241, Sioux Falls, SD 57117-6241
4799649	+ Email/Text: mediamanagers@clientservices.com	Jul 07 2021 18:46:00	Client Services Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
4799650	EDI: DISCOVER.COM	Jul 07 2021 22:48:00	Discover Bank, PO Box 30943, Salt Lake City, UT 84130-0943
4801135	EDI: DISCOVER.COM	Jul 07 2021 22:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4799646	EDI: JPMORGANCHASE	Jul 07 2021 22:48:00	Chase Southwest, PO Box 15298, Wilmington, DE 19850-5298
4799645	EDI: JPMORGANCHASE	Jul 07 2021 22:48:00	Chase Freedom, PO Box 15298, Wilmington, DE 19850-5298
4824768	Email/PDF: resurgentbknofications@resurgent.com	Jul 07 2021 18:57:42	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

4799655	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 07 2021 18:46:00	Quicken Loans Inc, Attn: Client Relations, 1050 Woodward Avenue, Detroit, MI 48226-3573
4808187	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 07 2021 18:46:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
4803512	EDI: RECOVERYCORP.COM	Jul 07 2021 22:48:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4803197	+ EDI: STF1.COM	Jul 07 2021 22:48:00	SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
4799656	EDI: STF1.COM	Jul 07 2021 22:48:00	SunTrust Bank Carmember Service, Cr Bur Disp CS-RVW7955, PO Box 85526, Richmond, VA 23285-5526
4799657	Email/Text: bankruptcy@towerfcu.org	Jul 07 2021 18:46:00	Tower Federal Credit Union, PO Box 123, Annapolis Junction, MD 20701-0123
4799658	Email/Text: bankruptcy@towerfcu.org	Jul 07 2021 18:46:00	Tower Federal Credit Union, MC Division, PO Box 123, Annapolis Junction, MD 20701-0123
4832379	Email/Text: bankruptcy@towerfcu.org	Jul 07 2021 18:46:00	Tower Federal Credit Union, 7901 Sandy Spring Road, Laurel, MD 20707-3589
4799651	EDI: USBANKARS.COM	Jul 07 2021 22:48:00	Elan Financial Services, PO Box 108, Saint Louis, MO 63166-0108

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2021 at the address(es) listed below:

Name	Email Address
Christopher M. McMonagle	on behalf of Creditor Quicken Loans Inc. cmcmonagle@timoneyknox.com bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Quicken Loans Inc. djones@sterneisenberg.com bkecf@sterneisenberg.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jack P. Bock, III	on behalf of Creditor Quicken Loans Inc. jbock@reedsmith.com ltheatherington@reedsmith.com

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Joshua I Goldman	on behalf of Creditor Tower Federal Credit Union josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Michael R Caum	on behalf of Debtor 2 Colleen L. Rice mikecaumesq@comcast.net
Michael R Caum	on behalf of Debtor 1 Richard C. Rice mikecaumesq@comcast.net
Steven P. Kelly	on behalf of Creditor Quicken Loans Inc. skelly@sterneisenberg.com bkecf@sterneisenberg.com
Thomas I Puleo	on behalf of Creditor Tower Federal Credit Union tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William Edward Miller	on behalf of Creditor Quicken Loans Inc. wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	Richard C. Rice	Social Security number or ITIN	xxx-xx-0506
	First Name Middle Name Last Name	EIN	--
Debtor 2	Colleen L. Rice	Social Security number or ITIN	xxx-xx-4968
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-02466-HWV			

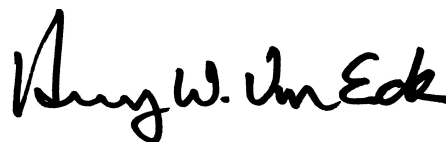
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard C. Rice

Colleen L. Rice

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge

By: Tonia Wilson, Deputy Clerk

7/7/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.